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THIS DECLARATION OF SUBSTITUTION OF TRUSTEES made this 26th

day of August, 1986, by GMAC Mortgage Corporation of PA,

Declarant.

WHEREAS, By Deed of Trust dated November 17, 1980, and recorded among the Land Records of Frederick County in Liber C.C.K. No. 1132, folio 111, from John Michael O'Connell and Maureen W. O'Connell, his wife; Harry E. Chesman and James A. Taylor were named as Trustees for the Beneficiary therein, namely Colonial Mortgage Service Company, now known as GMAC Mortgage Corporation of PA, said Deed of Trust securing the fee simple property known as 102 Summit Avenue, Frederick County, State of Maryland; and

WHEREAS, the aforesaid Deed of Trust provides inter alia that the holder of the indebtedness secured by said Deed of Trust shall be entitled to substitute Trustees by the recording of an appropriate instrument among the Land Records of the appropriate County; and

WHEREAS, Declarant herein, being the present holder of the indebtedness as hereinabove set forth, desires to substitute F. VERNON BOOZER and EDWARD C. COVAHEY, JR., as Substituted Trustees in the place and stead of Harry E. Chesman and James A. Taylor and in the place and stead of any subsequently appointed Substituted Trustees with full powers to them as set forth in said Deed of Trust;

NOW, THEREFORE, this Declaration witnesseth, that the said GMAC Mortgage Corporation of PA, in pursuance of the power and authority vested in it by the said Deed of Trust, does hereby substitute F. VERNON BOOZER and EDWARD C. COVAHEY, JR., as Substituted Trustees in the place and stead of ... Harry E. Chesman and James A. Taylor and in the place and stead of any subsequently appointed Substituted Trustees under that Deed of Trust dated

3.00 con cert

Filed September 25,1986